

WILSON NOT TO HEAR BANKERS ON CURRENCY

Financiers' Efforts to Get Audience with Him and McAdoo Fail.

SENATE TAKING ITS TIME

No Disposition Displayed to Jam the Bill Through in Obedience to the President's Wishes.

[From The Tribune Bureau.]
Washington, Sept. 22.—The administration does not care for any further views of American bankers on the pending currency legislation and has determined to stand pat on the general principles of the Owen-Glass measure and to jam it through the Senate in its present form. There have been rumors of another conference at the White House, for the purpose of permitting the bankers to present their contentions as to certain "defects" in the bill, but the administration takes the view that the bankers have submitted their claims, and that anything additional would be merely a repetition of the arguments in new form, and that the situation would become further complicated.

It is known that the bankers, since the meeting in Chicago, when resolutions were adopted, have been endeavoring to get another audience with the President and the Secretary of the Treasury, but President Wilson has made it clear that he has no purpose to swerve from the position he frankly outlined several weeks ago.

An attempt to hurry consideration of the bill in the Senate Banking and Currency Committee failed at the end of a day of desultory questioning of Samuel Untermyer, who was counsel for the "money trust" committee of the last Congress. Senator Shafroth, of Colorado, tried vainly to obtain an agreement to close the hearings before the committee on Saturday, October 4. No other member of the committee supported his suggestion.

Hurried Action Opposed.

Senators Reed, of Missouri; Bristow, of Kansas, and Weeks, of Massachusetts, declared emphatically against any attempt to limit the consideration of the bill. "I think other members of the committee are beginning to see," said Senator Weeks, "that this bill will take up most of the fall, and I propose to call up in the committee soon the resolution I introduced in the Senate to allow the bill to go over until the regular session next winter."

Senator Reed declared that hearings were bringing out points of the bill which showed the necessity for amendment, and that he was in favor of hearing every one who had any important suggestions to offer. Senator Bristow insisted that the small country banker should be heard, and Senator Weeks said that he had requests from six Massachusetts bankers who wished to appear before the committee.

Senators Hitchcock and Bristow throughout the day insisted that the bill should confer on member banks in the system, as a matter of right, the authority to go to the federal reserve banks and demand the redemption of their paper. Mr. Untermyer opposed this, and also vigorously condemned a scheme proposed by Senator Bristow whereby the regional reserve banks would be eliminated and the member banks allowed to go directly to the government to secure currency on their commercial paper.

ADVERTISING TALKS

By William C. Freeman.

Mr. Clarkson Cowl, son-in-law of Mr. George Hearn, the man who made Hearn's store the big success that it is, knows the power of advertising.

Mr. Cowl lives at Great Neck. He is interested in good roads. Like all taxpayers, he does not mind paying his share for improvements, but he wants the improvements to be substantial. He does not want frauds to creep in under the guise of good workmanship. He wants the work done well.

He took an active interest in road-building out his way. He wrote letters to his fellow citizens at first. He succeeded in stirring up some discussion. He aroused a little interest. One of the country newspapers heard of the letter writing. It, being an organ of somebody, objected to Mr. Cowl's suggestions. It accused some "anonymous writer," notwithstanding Mr. Cowl had signed his name to the letters, of having an interest in the supplies needed for the road building. This roused Mr. Cowl's ire.

He bethought himself of advertising, the great aid in the building of the Hearn business. He said to himself that advertising ought to be helpful in getting good roads built. So he decided to advertise in the several newspapers in his section of Long Island. He knew that they were read by everybody in the community, even though printed within the shadow of New York City. People always read their home newspapers.

Mr. Cowl went at things hammer and tongs. I saw some of his advertisements. They were corkers. They spoke right out in meeting. There was no misunderstanding them. They presented a case so strong that they attracted the attention of all of the taxpayers. And the taxpayers got busy with the Town Board. The Town Board got busy—and so the case was won.

The advertising was paid for by Mr. Cowl. He did not go to other taxpayers and ask them to make a contribution to an advertising fund. No, sir-ree, he was in a fight and he was going to win if he could. He was quite willing to pay the price. He wanted to test the power of advertising in a way that he had never tested it before. As usual, it accomplished its purpose.

It is the old, old story over again, but it is never too old to be retold, because there are those who do not know what advertising can do, and they have to be told over and over again to use it—that if they do it will make them known—that it will aid them in doing quicker what they want to do.

This town of New York would be awakened up in the coming campaign for Mayor in a way that it has never been awakened before if the good citizens who are anxious for good government would dig down into their clothes and raise a fund for newspaper advertising instead of sending out literature by the ton which is seldom read.

Put a big punch into an advertising campaign—a body of citizens talking man fashion to other citizens—and the result will be astounding to all of the politicians. No advertising would be better read.

Try the Cowl plan, in New York.

world," said he. Mr. Untermyer added that by using his "vivid Oriental imagination" he could conceive of a situation in which the federal reserve board, by fixing the discount rate, could bring about a period of easy money for political purposes. He said he believed the minimum limit of 1/2 per cent discount rate was too low.

Senator Bristow declared the small country bankers would be unfairly treated under the bill. Mr. Untermyer and Chairman Owen endeavored to show that the country banks would be able to hold and use their resources to much better advantage than they now do.

Mr. Untermyer declared that by making commercial paper a liquid asset the bill would keep away from New York millions of country money now placed there in loans on stock exchange collateral, the only collateral at present easily converted.

BOND RETIREMENT PLAN

Mr. Howard Would Take Up 2 Per Cents with Postal Issue.

[From The Tribune Bureau.]
Washington, Sept. 22.—An echo of the currency debate was heard in the House to-day, when Representative Howard, a Georgia Democrat, unfolded a new scheme for the retirement of the outstanding 2 per cent bonds, which the Glass bill provides shall be gradually exchanged by their holders for 3 per cent bonds, the latter without the circulation privilege.

Mr. Howard, asserting that the present postal savings bank system is unsatisfactory and undeveloped, proposes that the government, through the postal savings banks, shall issue bonds in small denominations, from 45 up, until funds are received sufficient to take up the \$742,000,000 worth of 2 per cents.

"In effect I want the government to sell its bonds at retail instead of wholesale," said Mr. Howard, "and if this is done we can accumulate all the money necessary to take care of these outstanding 2 per cent bonds instead of converting them into bonds which pay 1 per cent higher interest."

"The sale of small denomination bonds through the postal savings banks will distribute our bonded indebtedness among hundreds of thousands of citizens, and not among a few large investors and banks. I would have these small bonds redeemable at the Treasury or at any postal savings station, and they might also be used as so much cash."

'SOUL MATE' CAUSE OF SUIT

Mrs. Aubrey Lanston Says Husband Found One in Belgium.

[From The Tribune Bureau.]
Washington, Sept. 22.—A suit for a limited divorce was filed here to-day against Aubrey Lanston, an author and son of the late Tolbert Lanston, the millionaire inventor of the monotype machine. Mrs. Ethel V. Lanston charges that while they were touring Europe last summer he became infatuated with a Belgian girl and now insists on permission to claim her as his "soul mate."

The Lanstons arrived in New York from Europe on Saturday, and the divorce papers were filed to-day, with a view to preventing Lanston's return to Belgium at once, according to Mrs. Lanston. The court was asked in the petition to restrain Lanston from molesting his interest in his father's estate or transferring any of his property or interests, including an income of \$90 a month from a trust estate.

Mrs. Lanston avers in her petition that her husband urges that she agree to his relationship to the Belgian girl "as such relationships are deemed free from moral objection among many European people."

JUDGE SPEER GRAVELY ILL

Friends Say Condition Is Due to Charges Against Him.

[By Telegraph to The Tribune.]
Macon, Ga., Sept. 22.—Reports received here from Highlands, N. C., where Judge Emory Speer, of the United States District Court, against whom charges have been filed, has been spending his vacation, say that he is seriously ill.

Judge Speer has taken greatly to heart the charges filed against him, and the publicity that has resulted, and his friends say that this has been the cause of his ill health.

FAIRCHILD ACCUSES MULHALL OF "HOLD-UP"

New York Member Says He Gave N. A. M. Lobbyist \$500 to Get Out of District.

CHARGES "FALSEHOODS"

Representative Granted Permission to Appear Before House Investigators and Reply to Accusations.

[From The Tribune Bureau.]
Washington, Sept. 22.—In a telegram made public to-night by Chairman Garrett of the House lobby investigating committee, Representative George W. Fairchild, of New York, makes the admission that he paid \$500 to Colonel M. M. Mulhall, former lobbyist for the National Association of Manufacturers, for work in the 1912 campaign and that he (Fairchild) regarded \$500 of this amount as "hold-up" money.

Representative Fairchild does not say definitely that he will appear before the lobby committee to answer the Mulhall charges. He says he only recently saw the Mulhall testimony, Chairman Garrett, in the telegraphic correspondence made public, says he is surprised that Mr. Fairchild has just seen the testimony given before the committee about August 15. In a final telegram Mr. Fairchild says he hopes to appear before the committee, but says he is now confined to bed by illness. The House committee closed its hearings several days ago, but will reopen them if Mr. Fairchild desires to make a more detailed reply to the Mulhall allegations.

Chairman Garrett gave out the following telegram received from Mr. Fairchild on September 20:

"Did not see Mulhall testimony before your committee relative to myself until last evening. His statements are rankly unjust and unwarranted. I personally had no membership in the National Association of Manufacturers. Mr. Mulhall, the general manager of my company, had a membership for one year only, in 1908. 'I never was approached by Mulhall and asked to vote for or against any bill in which the N. A. M. was or was not interested. If I had been I should have ordered him from my office.'"

"I employed him one day only, in 1906, and one day in 1910 to get private information. In 1912 I paid him \$300 at the Guaranty Trust Company, in New York City, to get information from Republicans reported to be financing my opponent. I expected this \$300 would be ample for his services and expenses."

"I found later, to my surprise, that he had been in my district with a woman and was claiming to manage my campaign. I promptly asked him what his total expenditures and expenses were and he told me \$250. Both myself and my friends considered it a hold-up, but paid him and told him to get out of the district."

"He lies when he says I told him not to legally report this expenditure. His whole statement is a tissue of falsehoods and misrepresentation. Although ill at my home here, I will come to Washington and testify, if not too late."

The House committee will give Mr. Fairchild a hearing if he appears to-morrow, but his non-appearance will not interfere with the preparation of the committee's report. The Mulhall charges have been before the public in more or less definite form for the last two months, and members of the lobby committee, while wishing to accord their colleague every courtesy, privately feel that he should have taken earlier cognizance of them.

TAFT TO VISIT CAPITOL

He and Cannon Will Sit with Lincoln Commission.

[From The Tribune Bureau.]
Washington, Sept. 22.—Ex-President Taft, ex-Speaker Cannon and other members of the Lincoln Memorial Committee will meet in the Senate office building on Thursday morning to consider the matter of awarding the contract for the construction of the memorial in Potomac Park, in accordance with the approved design, made by Henry Bacon, of New York.

Seventeen of the principal construction firms in the United States have submitted proposals for erecting the memorial. Congress has fixed the limit of cost at \$2,000,000 and has appropriated \$300,000 for the preliminary work.

There is a possibility that the commission will not award the contract to one firm, but will divide the work among bidders, several of whom have submitted alternative propositions, based on the use of different kinds of granite, marble and limestone. It has been decided that the work on the foundation shall begin within thirty days after the signing of the contract, and shall be completed within twelve months, and that the superstructure shall be completed within four years.

No announcement has been made as to how long Mr. Taft will remain in Washington, but on his last visit he said that he expected to spend considerable time at the national capital during the next year.

FOUR BLOWN TO ATOMS

Powder Plant Employees Killed by Terrific Explosion.

Woodbury, N. J., Sept. 22.—Four men at work in the gelatine building of the Du Pont powder plant, at Gibbstown, were blown to atoms this morning, when an unexplained explosion demolished the structure. The victims were Henry Pledman, an older, and three "powder punchers"—Harry Vannon, Elmer Ruess, and Michael Drusmand, all of Paulsboro.

Several other buildings were damaged by the explosion, and many of the workers about the plant were cut and bruised. The explosion was felt over a wide area, and the detonation was heard miles away. Many windows were broken, even those at a considerable distance.

FRAGRANT MILD MI FAVORITA CIGARS

Are the production of our factories in Key West, where cleanliness actually reigns supreme and the hygienic production of the Cigars themselves is really especially looked after. Mi Favorita are made by skilled Cuban Cigar makers, of the best Havana Tobacco. The Cigar for you, Mr. Smoker, if you declare for fine Cigars at moderate figures. Prices 5 to 20 cents each, \$4.50 to \$17.00 per hundred. A large variety of sizes in our Stores and at all leading dealers.

PARK & TILFORD

ADOPT BIGGER TAX FOR LARGE INCOMES

House Conferrees Agree with Senate's Plan to Swell National Revenue.

FOREIGN ACTION FEARED

Administration Striving to Prevent Other Nations Imposing Penalties Against U. S.

[From The Tribune Bureau.]
Washington, Sept. 22.—With the question of revenue paramount, the conferees on the tariff bill late to-day reached an agreement that the Senate income tax rates shall stand. The House yielded to the upper body in its demands for increased surtaxes on "swollen fortunes," and in so deciding the House managers hope to have found a way out of part of the difficulty created when the Senate slashed the revenue producing features of the bill.

The entire day was spent by the conference on the income tax section, and two knotty problems are yet unresolved. No decision was reached regarding the Senate exemption applying to mutual insurance companies or the exemption, above \$5,000, to taxpayers with a family. The conferees will determine to-morrow whether a man with a wife and children shall be allowed a higher exemption than an income taxpayer not so blessed, and the insurance company amendment of the Senate, which has heretofore been the subject of much controversy, also awaits final compromise.

The conference also postponed action to-day on the cotton tax amendment, and an agreement was reached to take up the last thing. Several members of the Finance Committee sought the views of the President to-day regarding this amendment.

Income Tax Provisions.

The Senate provisions relating to the income tax are as follows: A normal tax of 1 per cent on incomes between \$2,000 and \$5,000; 2 per cent from \$5,000 to \$10,000; 3 per cent from \$10,000 to \$25,000; 4 per cent from \$25,000 to \$50,000; 5 per cent from \$50,000 to \$100,000; 6 per cent from \$100,000 to \$250,000; 7 per cent on incomes above \$250,000 per annum.

The highest rate carried in the House bill was 4 per cent, and the increased surtaxes in the Senate were levied to placate the insurgent element and also to raise revenue lost through the slashing of various schedules in the tariff bill proper.

Apprehension lest the Democratic tariff bill lead foreign nations to impose tariff penalties against the United States as soon as the new law goes into effect caused the Administration and Senate leaders to-day to plan the introduction of a joint resolution in Congress, making specific provision for the continuation of existing relations with all countries until President Wilson has time to negotiate new trade agreements.

The seriousness of the situation that will confront the Administration was impressed upon Chairman Simmons of the Senate Finance Committee to-day by State Department officials. It was pointed out that the trade relations established by President Taft's proclamations under the Payne-Aldrich law of 1909 would terminate as soon as the new law becomes effective, and that the United States then would face the possibility of having higher tariff rates applied against its exports by many countries.

While the tariff law would give the President authority to negotiate trade and reciprocity treaties, it would also require him to apply special penalty rates against any countries discriminating against the United States.

Want Relations Continued.

To prevent the possibility of trade wars the State Department is now drafting a joint resolution, which will provide that existing relations shall continue for four months. This will not keep in effect the tariff rates of the Payne-Aldrich law, but will assure to foreign countries that the new penalty provision of the Underwood-Simmons bill will not be applied to them until a reasonable time has been allowed the President and the State Department to negotiate new trade treaties. Practically all nations having any foreign commerce will be asked to enter into such pacts.

At the White House and later at the State Department to-day Senator Simmons pointed out to administration officials that it would be impossible to insert the provision desired as an amendment to the tariff bill, because the introduction of any new matter is precluded while the bill is in conference. The provision will be put through Congress as a separate act, supplementary to the tariff law.

Senate amendments to the tariff bill would authorize the President to assess extra duties on coffee, tea, fish, china-ware, silks, lace, jewelry, sugar and many other items coming from countries not treating the United States as a "favored nation." While the joint resolution could not prevent other countries from imposing higher tariffs against the United States, it is expected that it will induce them to withhold such action, temporarily at least.

President Wilson told callers to-day that his conferences with leaders led him to believe all differences would be smoothed out, and he would sign the bill this week.

"I've got my pen sharpened," said the President.

Chairman Simmons, of the Senate Finance Committee, and Senator Hoke Smith assured the President to-day that they expected the bill to be ready for his signature before the end of the week.

INJURED RIDING THE GOAT.

Kirklin, W. Va., Sept. 22.—Lee Phares, a member of Valley Head, is in a critical condition from an injury sustained in an initiation ceremony of a fraternal order. A "spanker" containing a dynamite cap was being used and the cap exploded. Phares was hurled to a hospital unconscious.

TO MAKE SLAVERY INQUIRY

Governor Harrison Will Study Philippine Conditions.

[From The Tribune Bureau.]
Washington, Sept. 22.—The Secretary of War has ordered an investigation of the charges made by Dean C. Worcester, formerly a member of the Philippine Commission, and supported by W. H. Phipps, Insular auditor, that slavery exists in the islands. The investigation will be made by Francis Burton Harrison, the new Governor General of the Philippines, now on his way to Manila.

It has been officially reported here that there has been recently some slavery prosecutions in the lower courts in the Philippines, but no cases have ever reached the higher courts.

Governor Harrison, it is stated, will be instructed to make a thorough investigation, and will be asked to report on whether the slavery which exists is due to the lack of proper laws or to the non-enforcement of laws already existing.

Secretary Garrison said to-day that he believed there were already sufficient laws to cover the situation. If this proves upon investigation to be the case he will insist upon their enforcement. He will not permit slavery conditions to continue. Persons familiar with the Philippines believe the complete eradication of slavery, or peonage, will be most difficult, as it exists mostly among the semi-civilized tribes.

B. & O. OFFICIALS CONFER

Three Hundred of Them in Session at Deer Park.

[By Telegraph to The Tribune.]
Deer Park, Md., Sept. 22.—The second staff meeting of officials of the Baltimore & Ohio Railroad system, embracing the Baltimore & Ohio, Baltimore & Ohio Southwestern, Cincinnati, Hamilton & Dayton, Staten Island and the Sandy Valley and Elkhorn lines, opened here to-day with an attendance of about three hundred railroad men.

The officials here are responsible for the operation of 5,500 miles of railroad lines, stretching from the Atlantic seaboard to the Mississippi, and from the Great Lakes to the Ohio River.

The meeting was arranged in order that there might be a general discussion of the affairs of the system.

The Standish Arms is a hotel and a home in one

THE Standish Arms has all the good features of home, with all the cares of home eliminated. And it has all the advantages of hotel life, with none of its objectionable features. You will like the location of the Standish Arms and its refined surroundings, no less than its charming interiors and the solid comforts of its table. And you will save money by living in the Standish Arms, for you can get a perfectly splendid apartment of one, two or three rooms and bath for about 40 per cent less than it would cost in Manhattan. Twelve stories high, fireproof, and within ten minutes of Wall Street by subway. Furnished or unfurnished apartments for quick takers, from October 1st on lease.

STANDISH ARMS 169 COLUMBIA HEIGHTS BROOKLYN, NEW YORK

NO CHECK ON LOW FARE

Justice Lamar Refuses to Hold Up 2 1/2-Cent Order.

Washington, Sept. 22.—Justice Lamar, of the Supreme Court, to-night refused to issue a restraining order to prevent the enforcement of the 2 1/2-cent passenger fare order issued by the Alabama Railroad Commission. Attorneys for the Louisville & Nashville Railroad sought to have the order held up until the Supreme Court passed upon its validity, which may be a year or two hence.

The order has been in force since August 12, the judges of the District Court in Alabama declining to issue a restraining order pending an appeal from the decision that the commission's order was valid.

The decision came at the end of seven hours' argument before Justice Lamar. Attorneys for the railroad company contended the company was entitled to a restraining order provided it issued refund

BOY HELD FOR STABBING.

Charged with juvenile delinquency in stabbing a playmate during a fight September 18, thirteen-year-old Harry Schachman, of No. 280 St. Ann's avenue, was arrested by Detective Wagner as he tried to slip into his home yesterday and was locked up in the Alexander avenue station. He will be arraigned in the Children's Court this morning.



The Popular Favorite

The beer that satisfies most of the people all the time is the beer that can be relied upon by the rest of the people any time. The judgment of the majority is a safe guide for the minority.

Statistics show that the New York public drinks more of Ruppert's brews than any other one brand of bottled beer. If the output of the Ruppert Brewery for one year were put into bottles and laid end to end, they would form a circle around the Earth, with 46,000,000 bottles to spare.

JACOB RUPPERT'S Knickerbocker THE BEER THAT SATISFIES

KNICKERBOCKER BEER is ordered into the best homes in America on account of its absolute purity and wholesome flavor. It is brewed in the finest Brewhouse in the world. For sale by all dealers.

Map of Greater New York FREE

Upon written application we will mail, FREE, a fine lithographic map of Greater New York, showing the important streets in all boroughs, including an immense territory of New Jersey and Westchester County as far up the Hudson as Tarrytown.

Cut this out and mail it in with your name and address to the JACOB RUPPERT BREWERY, 90th Street and Third Avenue, New York City.